

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
**Caption in Compliance with D.N.J. LBR 9004-2(c)**

RUDI KH & ASSOCIATES  
14 Woodward Dr.  
2<sup>nd</sup> Floor  
Old Bridge, New Jersey 08857  
(732) 659-6961  
Attorney for Debtor (s)

In re:  
**Stephanie M Strother**

Case No.: 23-11777

Chapter: 13

Adv. No.:

Hearing Date: 6/5/2024 at 12:00 p.m.

Judge:  
Christine M. Gravelle

**CERTIFICATION OF SERVICE**

1. I, Meret Beshara :

☐ represent \_\_\_ in the this matter.

☒ am the secretary/paralegal for Yan Rudikh, Esq., who represents  
Debtor in the this matter.

☐ am the \_\_\_ in the this case and am representing myself.

2. On May 31, 2024, I sent a copy of the following pleadings and/or documents to the parties listed in the chart below:

**Order Shortening Time, Notice of Motion, Certification, Proposed Order, Certificate of Service;**

3. I hereby certify under penalty of perjury that the above documents were sent using the mode of service indicated.

Dated: May 31, 2024

/s/ Meret Beshara

Signature

Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
Aes/slm Trust Pob 61047 Harrisburg, PA 17106	Creditor	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input checked="" type="checkbox"/> Other <u>Overnight mail</u> (as authorized by the court *)
Albert Russo Standing Chapter 13 Trustee CN 4853 Trenton, NJ 08650-4853	Trustee	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
Bison Green PO Box 191 Pine Ridge, SD 57770	Creditor	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input checked="" type="checkbox"/> Other <u>Overnight mail</u> (as authorized by the court *)
Capital One Bank Usa N Po Box 30281 Salt Lake City, UT 84130	Creditor	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input checked="" type="checkbox"/> Other <u>Overnight mail</u> (as authorized by the court *)
Comenitybank/ny&co Po Box 182789 Columbus, OH 43218	Creditor	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input checked="" type="checkbox"/> Other <u>Overnight mail</u> (as authorized by the court *)
Comenitybank/victoria Po Box 182789 Columbus, OH 43218	Creditor	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF)

		<input checked="" type="checkbox"/> Other <u>Overnight mail</u> (as authorized by the court *)
<b>Comenitycb/hsn</b> <b>Po Box 182120</b> <b>Columbus, OH 43218</b>	Creditor	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input checked="" type="checkbox"/> Other <u>Overnight mail</u> (as authorized by the court *)
<b>Cutolo Barros LLC</b> <b>151 Highway 33 East Suite 204</b> <b>Englishtown, NJ 07726</b>	Creditor	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input checked="" type="checkbox"/> Other <u>Overnight mail</u> (as authorized by the court *)
<b>Financial Recoveries</b> <b>200 E Park Dr Ste 100</b> <b>Mount Laurel, NJ 08054</b>	Creditor	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input checked="" type="checkbox"/> Other <u>Overnight mail</u> (as authorized by the court *)
<b>Financial Recoveries</b> <b>200 E Park Dr Ste 100</b> <b>Mount Laurel, NJ 08054</b>	Creditor	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input checked="" type="checkbox"/> Other <u>Overnight mail</u> (as authorized by the court *)
<b>Golden Valley Lending</b> <b>635 East Highway 20 E</b> <b>Upper Lake, CA 95485</b>	Creditor	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input checked="" type="checkbox"/> Other <u>Overnight mail</u> (as authorized by the court *)
<b>Governors Pointe I Condominium Assoc.</b> <b>294 Wimbeldon Court</b> <b>North Brunswick, NJ 08902</b>	Creditor	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input checked="" type="checkbox"/> Other <u>Overnight mail</u> (as authorized by the court *)
<b>Internal Revenue Service</b> <b>P.O. Box 7346</b> <b>Philadelphia, PA 19101</b>	Creditor	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail

		<input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input checked="" type="checkbox"/> Other <u><b>Overnight mail</b></u> (as authorized by the court *)
<b>Internal Revenue Service</b> <b>44 South Clinton Ave.</b> <b>Trenton, NJ 08601</b>	Creditor	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input checked="" type="checkbox"/> Other <u><b>Overnight mail</b></u> (as authorized by the court *)
<b>Internal Revenue Service</b> <b>44 South Clinton Ave.</b> <b>Trenton, NJ 08601</b>	Creditor	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input checked="" type="checkbox"/> Other <u><b>Overnight mail</b></u> (as authorized by the court *)
<b>KML Law Group P.C.</b> <b>216 Haddon Ave. Suite 406</b> <b>Collingswood, NJ 08108</b>	Creditor	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input checked="" type="checkbox"/> Other <u><b>Overnight mail</b></u> (as authorized by the court *)
<b>Maxlend</b> <b>PO Box 639</b> <b>Parshall, ND 58770</b>	Creditor	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input checked="" type="checkbox"/> Other <u><b>Overnight mail</b></u> (as authorized by the court *)
<b>Middlesex County Chancery Division</b> <b>P.O. Box 971</b> <b>Trenton, NJ 08625</b>	Creditor	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input checked="" type="checkbox"/> Other <u><b>Overnight mail</b></u> (as authorized by the court *)
<b>Nelnet Lns</b> <b>3015 S Parker Rd</b> <b>Aurora, CO 80014</b>	Creditor	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input checked="" type="checkbox"/> Other <u><b>Overnight mail</b></u>

		(as authorized by the court *)
<b>NJHMFA</b> 637 South Clinton Ave Trenton, NJ 08650	Interested Party	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input checked="" type="checkbox"/> Other <u>Overnight mail</u> (as authorized by the court *)
<b>New Jersey Division of Taxation</b> P.O. Box 046 Trenton, NJ 08646	Creditor	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input checked="" type="checkbox"/> Other <u>Overnight mail</u> (as authorized by the court *)
<b>PNC Bank</b> 2730 Liberty Avenue Pittsburgh, PA 15222	Creditor	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input checked="" type="checkbox"/> Other <u>Overnight mail</u> (as authorized by the court *)
<b>Pnc Mortgage</b> Po Box 8703 Dayton, OH 45401	Creditor	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input checked="" type="checkbox"/> Other <u>Overnight mail</u> (as authorized by the court *)
<b>Prestige Financial Svc</b> Attn: Bankruptcy 351 W Opportunity Way Draper, UT 84020	Creditor	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input checked="" type="checkbox"/> Other <u>Overnight mail</u> (as authorized by the court *)
<b>RFGI</b> Attn: Bankruptcy Po Box 537 Sycamore, IL 60178	Creditor	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input checked="" type="checkbox"/> Other <u>Overnight mail</u> (as authorized by the court *)
<b>Rutgers-RWJMG Pediatrics</b> PO Box 1388 Mount Laurel, NJ 08054	Creditor	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR

		<input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input checked="" type="checkbox"/> Other <u><b>Overnight mail</b></u> (as authorized by the court *)
<b>Southern Bank Emerg Physicians</b> <b>PO Box 37794</b> <b>Philadelphia, PA 19101</b>	Creditor	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input checked="" type="checkbox"/> Other <u><b>Overnight mail</b></u> (as authorized by the court *)
<b>Spotloan</b> <b>P.O Box 720</b> <b>Belcourt, ND 58316</b>	Creditor	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input checked="" type="checkbox"/> Other <u><b>Overnight mail</b></u> (as authorized by the court *)

\* May account for service by fax or other means as authorized by the court through the issuance of an Order Shortening Time.